

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Annabelle Cruz Viray
DebtorCase No. 18-18243-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Annabelle Cruz Viray, 799 Hertford Drive, Hatfield, PA 19440-3937
 14269831 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14246348 +Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
 14246349 #+Henry Viray, 473 West Vine Street, Hatfield, PA 19440-3041
 14261492 +PennyMac Loan Services, LLC, c/o Kevin G McDonald, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14277686 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
 14246350 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
 14261427 +Pennymac Loan Services, LLP, c/o Kevin G. McDonalds, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14262454 +Redding Bank of Commerce, Service Finance Co, LLC, 555 S Federal Hwy #200,
 Boca Raton, FL 33432-6033
 14246351 +Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:21:12 City of Philadelphia,City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:20:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:53 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-440414261442 EDI: BECKLEE.COM Jun 25 2020 08:58:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-070114246344 +EDI: AMEREXPR.COM Jun 25 2020 08:58:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871

14246345 EDI: BANKAMER.COM Jun 25 2020 08:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998

14250200 EDI: DISCOVER.COM Jun 25 2020 08:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-302514246347 +EDI: DISCOVER.COM Jun 25 2020 08:58:00 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-531614246346 EDI: JPMORGANCHASE Jun 25 2020 08:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850
 14273595 EDI: PRA.COM Jun 25 2020 08:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 2354114246420 +EDI: PRA.COM Jun 25 2020 08:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-102114277072 +E-mail/Text: bncmail@w-legal.com Jun 25 2020 05:20:39 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave, Ste 400, Seattle, WA 98121-313214246352 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
 14246353 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncb/care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-146914246354 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 14246355 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncb/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-500514246356 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncb/sleep Number, C/o Po Box 965036,
 Orlando, FL 32896-000114246790 +EDI: RMSC.COM Jun 25 2020 08:58:00 Syncrony Bank, c/o PRA Receivables Management, LLC,
 attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-102114246357 +EDI: CITICORP.COM Jun 25 2020 08:58:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-649714265241 EDI: WFFC.COM Jun 25 2020 08:58:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-043814246358 EDI: WFFC.COM Jun 25 2020 08:58:00 Wf Crd Svc, Cscl Dispute Team N8235-04m,
 Des Moines, IA 5030614246360 +E-mail/Text: bankruptcydept@wyn.com Jun 25 2020 05:20:53 WorldMark by Wyndham,
 Attention: Bankruptcy Department, P.O. Box 97474, Las Vegas, NV 89193-747414246359 +E-mail/Text: bankruptcydept@wyn.com Jun 25 2020 05:20:53 Worldmark,
 10750 W Charleston Blvd, Las Vegas, NV 89135-1049

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14301897 ##+Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
 TOTALS: 0, * 0, ## 1Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
JOSEPH L QUINN on behalf of Debtor Annabelle Cruz Viray CourtNotices@rqplaw.com
KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Annabelle Cruz Viray**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8094**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-18243-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annabelle Cruz Viray

6/24/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.